

# **Exhibit D**

## **Frequency of Breach Findings within Each Category of Breach Finding**

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Credit Breach Categories		Breach Count
1	Failure to Verify Housing History	48
2	Failure to Provide Credit Package	47
3	Failure to Obtain Required Documentation	31
4	Failure to Investigate Credit History	26
5	Misrepresentation of Housing History	12
6	Failure to Obtain Valid Credit Report	5
7	Failure to Pay Open Collections	4

Capacity Breach Categories		Breach Count
8	Misrepresentation of Income	940
9	Misrepresentation of Debt Obligations	558
10	Misrepresentation of Employment	275
11	Excessive DTI	157
12	Failure to Determine Reasonable Ability to Repay	99
13	Failure to Verify Assets	65
14	Misrepresentation of Assets	41
15	Improper Calculation of Debts	24
16	Improper Calculation of Income	21
17	Failure to Verify Employment	11
18	Incomplete Income Documentation	6
19	Failure to Satisfy Liens	2
20	Excessive Payment Shock	1

Collateral Breach Categories		Breach Count
21	Failure to Obtain Qualified Appraisal	615
22	Misrepresentation of Occupancy	271
23	Straw Purchaser Transaction	14
24	LTV/CLTV Exceeds Max	4
25	LTV/CLTV Exceeds 100%	3
26	Ineligible Property Type	1

Compliance Breach Categories		Breach Count
27	Failure to Provide Final TIL	733
28	Failure to Provide Final HUD-1	422
29	Loan Fees Under-Disclosed	167
30	Failure to Provide Right of Rescission	128
31	Failure to Provide Subject Note	124
32	No High Cost Loan	19
33	Failure to Obtain Title Insurance	14
34	Failure to Verify Social Security Number	11
35	Failure to Obtain Flood/Hazard Insurance	9
36	Failure to Provide a Prepayment Disclosure	8
37	Cash Out Amount Exceeds Guideline Maximum	7
38	Failure to Obtain Mortgage Insurance Coverage	5
39	Failure to Verify Legal Residency	2
40	Ineligible Transaction	4
41	Failure to Obtain First or Second Lien Note	3
42	Failure to Obtain Clear Title	1
43	Documentation Type Lowered Prior to Closing	1
44	Ineligible Borrower	1